

Certificate Number: 05781-PAE-DE-030585790

Bankruptcy Case Number: 18-10135



05781-PAE-DE-030585790

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 18, 2018, at 1:34 o'clock PM PST, Denise Henderson completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 18, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President